

ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Insurer Name: Employers Mutual Casualty Company Contact Person: Ann Timmons
 NAIC Number: 062-21415 Signature: *Ann Timmons*
 Name of Advisory Organization Whose Filing You Are Referencing _____ Telephone No.: 800-247-2128 x.2684
 Company Affiliation to Advisory Organization:
 Member _____ Subscriber _____ Service Purchaser _____
 Reference Filing #: _____ Proposed Effective Date: 11/01/06

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto Liability	21.7%	12.3%					
Private Passenger Auto Medical	36.2%	12.6%					
Private Passenger Auto Comprehensive	-22.2%	-17.4%					
Private Passenger Auto Collision	-33.0%	-20.1%					
Private Passenger Auto Uninsured Motorists	N/A	16.8%					
Private Passenger Auto Underinsured Motorists	N/A	-0.9%					
TOTAL OVERALL EFFECT	-3.5%	-0.8%					

N/A Apply Loss Cost Factors To Future Filings? (Y or N)
13.4% Estimated Maximum Rate Increase for any Arkansas Insured (%) *
-17.0% Estimated Maximum Rate Decrease for any Arkansas Insured (%) *

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

EMCC

Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
		%	Eff. Date				
2001	104	1.2%	11/01/01	133	89	66.7%	58.1%
2002	92			129	112	87.0%	63.6%
2003	94	1.6%	02/01/03	139	36	25.9%	53.8%
2004	82	0.2%	03/01/04	131	87	66.6%	66.4%
2005	57	-8.0%	09/01/05	96	315	0.3%	53.4%

Selected Provisions

A. Total Production Expense		22.6%
B. General Expense		5.0%
C. Taxes, Licenses & Fee	2.9% (Liab)	2.9% (PD)
D. Underwriting Profit & Contingencies	6.5% (Liab)	6.2% (PD)
E. Other (Explain)		
F. TOTAL	37.0% (Liab)	36.7% (PD)

* We do not have the ability to re-rate each policy, but if we had an insured who received all the maximum increases (or maximum decreases) for all changes, this is the change they would receive.